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ABSTRACT

Problems and barriers to financial aid that commonly face women re-entering the educational system are identified, and ways in which higher education institutions can be more responsive to the financial needs of re-entry women students are suggested. A wide range of possible actions are identified so that institutions can pursue those most appropriate to their individual circumstances. The following institutional policies and practices are addressed: outreach to get information to potential re-entry women: communication among, and training of, campus personnel; red tape (forms, deadlines, and the application process): flexible financing (tuition deferrals and loan payment options): reduced tuition and other cost breaks: aid for part-time students: emergency assistance: other institutionally-funded financial aid: packaging student aid: lowering the cost of postsecondary education: and keeping records on how re-entry women fund their education. Information is presented on six major student assistance programs, how to determine college costs, additional sources of federal aid, sources of private funding, and assistance available for welfare recipients, the underemployed, and the unemployed. A list of resource materials is included. (SW)

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project on the status and education of **women**

FIELD EVALUATION DRAFT

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Financial Aid: Helping Re-entry Women Pay College Costs*

What Institutions Can Do to Provide Financial Resources to Women Re-entering the Educational System

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WANTED: Your Opinion

As part of its WEEA grant on the educational needs of re-entry women, the Project on the Status and Education of Women seeks your reaction to this paper. Please help us by filling out the brief questionnaire at the back of this paper and return it by September 30, 1980 in the pre-paid envelope. We look forward to receiving your suggestions.

INTRODUCTION

Educational institutions are increasingly looking towards "nontraditional" students for enrollment at both the undergraduate and graduate levels. These "nontraditional" students include older students, part-time students, non-degree students, minority students, handicapped students, disadvantaged students and women students. In fact, women students are often older, part-time, non-degree, minority, handicapped and/or disadvantaged.

Many women who could successfully enter or re-enter postsecondary education do not—because they do not have the financial resources and because they do not believe that they are eligible for student financial assistance.

The following pages identify problems and barriers to financial aid that commonly face women re-entering the educational system. Additionally, ways in which institutions can be more responsive to the financial needs of re-entry women students are suggested. Whether or not any specific suggestion is appropriate will depend on the characteristics of both the institution and the women students who are re-entering the educational system. However, this paper identifies a wide range of possible actions so that institutions can pursue those most appropriate to their individual circumstances.

Because many of the barriers which limit the access of women to financial assistance also limit the access of other nontraditional students, institutions are likely to find many of the ideas and suggestions in this paper helpful in increasing educational opportunities for other nontraditional students as well.

Antidiscrimination Statutes and the Re-entry Woman

Two federal antidiscrimination statutes are relevant to a discussion of re-entering women—Title IX of the Education Amendments of 1972 (which prohibits sex discrimination)[1] and the Age Discrimination Act of 1975.[2] Both of these statutes apply to all programs at institutions which receive federal funds. Additionally, these statutes prohibit institutions from providing assistance to others, such as employers, who discriminate.

In general, Title IX prohibits institutions from providing different amounts or types of assistance, limit-

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ing assistance, or applying different criteria for assistance on the basis of sex. The Title IX regulation prohibits single-sex financial aid, except for athletic scholarships and financial aid established by a will or a trust. Institutions which provide athletic financial assistance must do so in proportion to the number of students of each sex participating in intercollegiate athletics. Similarly, the regulation establishes a pooling process to assure that financial assistance provided through institutionally-administered aid established by a will, trust or bequest is equivalent for female and male students. Other institutionally-administered financial aid cannot be discriminatory on the basis of sex.

The Title IX regulation specifically prohibits institutions from applying, on the basis of sex, different rules concerning the domicile or residence of a student or applicant, including eligibility for in-state fees and tuition. Additionally, Title IX permits affirmative action to overcome the effects of past limited participation by women (or men), even if sex discrimination has not been proven.

The Age Discrimination Act prohibits discrimination on the basis of age by institutions. The act protects people of all ages. Although there are some specific exceptions to this general prohibition, age restrictions on financial aid to students are generally not permitted. Institutions which wish to use age distinctions must be able to justify them in terms of one of the exceptions in the act.[3] Also, affirmative action by institutions to overcome the effects of past limited participation by certain age groups is permitted. "Special benefits" to older students or the elderly, such as waiving tuition on a space-available basis, are permitted if these benefits do not result in excluding otherwise eligible younger students.

In assessing compliance with both of these statutes, institutions should evaluate their financial aid policies and practices to determine if they have a *disproportionate impact* on the basis of sex, age or *both* sex and age. Policies disproportionately affecting women, such as not including child care costs in calculating financial need, might constitute a Title IX violation. Similarly, a factor which has the effect of disproportionately excluding older persons, such as limiting financial aid to full-time students, would violate the Age Discrimination Act unless the institution could show that the factor "bears a direct and substantial relationship to the normal operation of the program or activity or to the achievement of a statutory objective."

After evaluating institutional financial aid programs and policies for sex or age bias, an institution might wish to:

- Train financial aid personnel regarding the anti-discrimination statutes.
- Collect and analyze data by sex and age to identify possible compliance problems. (Refer also to the section in this paper on "Record Keeping: Finding Out How Re-entry Women Fund Their Education," p. 8)
- Include a brief statement outlining the provisions of Title IX and the Age Discrimination Act on financial aid forms and materials.

Self-Assessment: Evaluating Financial Resources Available to Re-entry Women

The specific needs of women who are considering re-entering the educational system can vary dramatically. Similarly, the initial ability of institutions to address these needs varies. Increasingly, institutions are reassessing their policies and practices so that they can attract re-entry women and other nontraditional students.

An institution needs to take a fresh look at the financial aid available to students to learn if aid is readily available to re-entry women. After assessing the characteristics and needs of potential re-entry women, a thorough institutional self-review is in order. The issues raised in this paper and the suggested institutional responses can serve as a guide for this evaluation.

CHANGING INSTITUTIONAL POLICIES AND PRACTICES

A number of institutional policies or practices regarding financial aid may either disproportionately discourage potential re-entry women from enrolling or contribute to their attrition. For example, the maze of forms, fees and associated frustration might pose a seemingly insurmountable hurdle to some applicants. However, institutions can substantially lessen the obstacles that face re-entry women by revising institutional policies and practices.

Outreach: Getting Information to Potential Re-entry Women

Traditional methods for reaching potential postsecondary education students, such as through high school guidance counselors, are generally not effective in reaching re-entry women. Many women with the desire and ability to pursue a postsecondary education successfully often do not seek enrollment because they do not have the financial resources on hand, they do not know financial aid is available or they mistakenly believe that they are ineligible for aid. Also, minority women may not be reached by either information aimed specifically at minorities or information aimed specifically at women.

Federal and state student assistance programs have grown dramatically in the past fifteen years. However, many adults incorrectly assume that they are not eligible for these programs because they never took college entrance examinations, did not have superior high school grades, are not "needy enough," are "too

What Are the Financial Needs of Re-entry Women?

- *Sally Jones completed two years of college directly after she graduated from high school in 1960. Although she wants to finish her bachelor's degree, she doesn't have the money on hand to pay for college and assumes that she is not eligible for student aid because she makes over $15,000 a year.* In fact, Sally Jones may be eligible for substantial federal, state and institutional aid.
- *Myra Wilson is clearly eligible for need-based aid (from federal, state and institutional sources) because of her low income and financial responsibility for her two preschool children. However, she has never applied for aid because she is not a full-time student. She takes only one or two courses (three to six hours) per semester because of her job and family responsibiliites.* No one ever told her that half-time (six hours a semester) students are eligible for federal aid and that the local community college has a special aid program for "less than half-time" students.
- *Georgia Bradley wants to earn college credit so that she can be promoted to a more responsible job in the company where she has worked for fifteen years. Although she has trained six of her supervisors during that time and is constantly assured that she is indispensible to the office, she was told that she didn't have the credentials to be promoted to a management job.* Someone needs to tell Georgia Bradley that her company has a time-release and tuition reimbursement plan for job-related training. Although the program is technically open to any employee, only management-level employees currently take advantage of it.
- *Sheila Rosen, age forty-three, has been married for twenty-five years. Now that her children are grown or in college, she wants to get a job. However, she has found that employers are reluctant to hire her, since she has not had paid employment since her husband finished his education and she never attended college. (She started working right after high school in order to put her husband through college.) She wants to go back to college, but her husband thinks it is a waste of time and money and would put too much of a financial drain on the family, especially since they already have two children in college.* Maybe Sheila Rosen will be fortunate enough to pick up a copy of the special financial aid bulletin for re-entry women that the nearby women's college has on display in the public library. If she does, she will learn that she is eligible for a low-interest loan as well as a special "re-entry" scholarship funded by the college.

old" or wish to attend school on a part-time basis. In fact, however, many of these students may be eligible for substantial low-interest loans, as well as grants and work-study opportunities.

Much of the student aid information distributed by institutions, however, does not highlight or explain eligibility for adult learners. Additionally, the provisions which are especially important to these students are often buried in lengthy and cumbersome regulations. The University of Massachusetts at Amherst has addressed this problem by publishing a 100-page booklet, *If Only I Had Known*, designed to provide nontraditional students with an up-to-date list of resources at the University. Similarly, the Santa Barbara Scholarship Foundation (CA) has published a booklet *(Student Financial Aid for Education: A Partial Listing of Sources Available for Students of the South Coast Area)* to assist students in finding alternative sources of financial aid.

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Institutions therefore have a two-fold task before them if they are to reach potential re-entry women effectively:

- to identify new outreach strategies, and
- to develop information geared to the concerns of these women.

What the Institution Can Do

- **Develop recruitment and descriptive financial aid materials specifically aimed at re-entry women students.** Describe the financial aid available and include sample "need" calculations that incorporate factors (such as child care) which are especially important to these women.
- **Distribute useful resource materials developed by others.**[4] If it is not possible to duplicate and distribute these materials, develop and distribute a short list of useful materials, including cost and ordering information.
- **Identify and distribute information through nontraditional sources that are likely to reach these women**—such as public libraries, TV and radio public service announcements, churches, civic organizations, community newspapers, women's

clubs and organizations, the YWCA, unions, community centers, CETA programs, AFDC and WIN programs, educational brokering centers, women's centers, educational opportunity centers, senior citizens associations and social service agencies.

- **Give presentations on educational and financial aid opportunities to these groups.**
- **Meet periodically with the staffs of these organizations.** Provide them with financial aid information, such as flyers and summaries of financial aid sources. Encourage them to distribute these materials and to refer women to the institution for more detailed information. Identify a specific contact person on campus so that these staff members and re-entry women can obtain relevant financial aid information without delay.
- **Make special efforts to reach minority women.** For example, provide information and make presentations to campus minority organizations, as well as churches and community organizations which serve the minority community.
- **Provide financial aid counseling on a walk-in basis and during hours convenient to re-entry women** (such as in the evenings and during weekends).
- **Provide students with on-the-spot estimates of their eligibility for aid** (perhaps by using a desk top calculator which can be programmed). This could be done at the institution (for example, in the financial aid office, the admissions office or the continuing education office), in libraries or through other organizations.
- **Identify a specific person on the financial aid staff (or the adult education staff, women's center staff or continuing education staff) as the resource person to handle financial aid inquiries from adult learners, especially re-entry women.** Have this person conduct workshops in the community, as well as train other staff on these issues.
- **Train the admissions and recruitment staff** so that they can provide re-entry women with relevant financial aid information early in the process.
- **Train peer counselors to provide other re-entry women with financial aid information,** perhaps using re-entry women who are receiving aid through the College Work-Study program.
- **Hold workshops on financial aid for re-entry women in convenient community locations** (such as churches and schools), as well as on campus.

Communication Among, and Training of, Campus Personnel

At many institutions the financial aid office is primarily occupied with attending to the financial aid needs of traditional students. It may not have sufficient resources to pay equal attention to the often complex financial needs of nontraditional students, including re-entry women.

Similarly, the adult education or continuing education staff may be primarily occupied with attending to programmatic concerns of their students—revising curriculum and programs, providing necessary support services, etc. These staff members who work the most closely with re-entry women are often not aware of the ways in which the financial aid available through the institution—federal, state, local, institutional and private—can be molded to meet the needs of these students. As a result, many re-entry women who might qualify for aid never receive it because they did not apply in the first place.

What the Institution Can Do

- **Hold an in-service seminar for financial aid personnel and continuing education/adult education personnel** so that they can educate one another and develop strategies and mechanisms for cooperating in order to provide better access to financial aid for re-entry women.
- **Designate one person in the financial aid office (and perhaps the adult or continuing education office as well) to coordinate financial aid for re-entry women.**
- **Establish ongoing mechanisms (such as periodic staff meetings or reports) to assure regular communication between the financial aid office and the adult or continuing education program on financial aid for re-entry women.**
- **Have the financial aid office train staff of centers for continuing or adult education, women's centers, etc.** so that they can more effectively counsel re-entry women regarding financial aid.

Wading Through the Red Tape: Forms, Deadlines and the Application Process

Many re-entry women are intimidated by the apparent complexity of the application process, the various sources of aid, and the forms they must fill out in order to apply for financial aid. For some, this red tape barrier may be enough in itself to discourage them from applying for either admission or student aid. Other women find themselves caught by early deadlines for applying for aid.

What the Institution Can Do

- **Simplify institutional aid application forms as much as possible.**
- **Review institutional financial aid forms and materials to assure that they are appropriate for older, as well as younger, students.** For example, forms which have a small space for listing previous education may subtly discourage the re-

entry woman who has taken courses at a number of institutions.

- **Include information regarding relevant deadlines in outreach and recruiting materials and admissions packets aimed at re-entry women.** Include a calendar highlighting these deadline dates.
- **Provide re-entry women with assistance in completing student aid forms.** This assistance could be provided by financial aid or counseling personnel, by staff of the continuing education or adult education programs, or by peer counselors.
- **Encourage re-entry students to fill out financial aid forms early.** If they miss federal or state deadlines, provide emergency institutional aid until their eligibility for other aid is determined.

Flexible Financing: Tuition Deferrals and Loan Repayment Options

The primary financial obstacle for some women is liquidity or cash flow, not financial need in the traditional sense. For example, a divorced woman may have substantial equity in her home, but have no ready funds to pay for current expenses, including education. Some re-entry women can only afford to pay for their education after it is completed, when they are likely to have a higher salary. Flexibility by institutions to ease the liquidity problems of these women could make the critical difference.

What the Institution Can Do

- **Begin a tuition deferral program,** permitting students to defer paying their tuition (or tuition, room and board) until after the semester is over, until after graduation, for a certain number of years, or until they are reimbursed for their education costs by their employer or some other source. There could be a deferral fee (in effect, interest) during this period.
- **Allow adult students to pay tuition and other costs by credit card or in installments over time.**
- **Provide options for loan consolidation or income contingent repayment of loans whenever possible.**
- **"Unbundle" the price structure of the institution—** that is, allow students to pay tuition for course instruction separately from such support services as athletic fees and health services.

Reduced Tuition and Other Cost Breaks

The relatively high cost of postsecondary education undoubtedly discourages women from entering the educational environment. For example, a woman with a child or husband in college is unlikely to enter college herself, unless there are special incentives. Institutions can encourage re-entry women through a number of specific cost breaks aimed at meeting their needs.

This approach has worked at Fairleigh Dickinson University (NJ), which has offered a family tuition plan for relatives of full-time undergraduates since 1974. Other institutions, such as the University of Massachusetts at Amherst, are testing a tuition waiver program specifically for nontraditional students. Mount Vernon College (DC) offers half-tuition for the first six credits to students who have not been enrolled in a college or university for the past three years. Indiana University (PA) offers grants covering the cost of tuition to people who have been out of high school for at least four years and who have never attended college.

What the Institution Can Do

- **Waive all or part of tuition (or tuition, room and board) for low income adult learners,** including part-time students, who do not qualify for federal financial aid.
- **Similarly, waive all or part of costs for the first few classes or terms** (for both part-time and full-time students).
- **Provide tuition reductions to certain groups, such as re-entry women, senior citizens, etc.**
- **Create a "returning scholar" classification for students over a certain age (such as 35) who are nondegree candidates.** Allow them to take courses on either a space-available basis or at one-half the regular tuition. Allow this credit to be applied later if they become degree candidates, perhaps collecting a fee differential at that point.
- **Allow senior citizens and/or re-entry students to register for reduced tuition, or tuition-free, on a space-available basis.**
- **Offer a family discount program for families which have more than one student enrolled.**
- **Establish a scholarship for spouses, parents or grandparents of students.**
- **Provide package prices (such as two courses for the price of one) or "off-shoulder" prices (that is, low prices for courses on weekends, evenings or unpopular times of the day).**
- **Waive student fees for part-time or re-entering students for at least their first term.**
- **Provide part-time students with a free or reduced-cost parking sticker.**
- **Provide no cost or reduced cost processing of financial aid applications.**
- **Provide re-entry women with a packet of money saving tips which could reduce the cost of their education.** For example:

—provide them with information regarding where to buy used books;

—provide them with information and counseling regarding education-related tax deductions (such as deductions for some employment-related education and for child care costs); and

—provide them with information on financial planning, money management and budgeting.

- **Help re-entry women reduce their child care costs** by providing low-cost child care on campus (perhaps staffing it with college work-study students), or providing information regarding low-cost child care arrangements, or by providing incentives for them to establish cooperative child care arrangements.[5]

Aid for Part-Time Students

Although many re-entry women assume that they do not qualify for aid because they are part-time students, many of these women *are* eligible for aid through the major federal financial aid programs. The major Department of Education programs currently provide aid to students in degree or certificate programs who are at least "half-time" (that is, six semester hours, or two three-credit courses, per term).[6] Also, for students who enroll part-time, the time limits on receiving federal aid are extended.

Many re-entry women are prevented from taking more than one course (three credits) by lack of funds, work responsibilities, family commitments or lack of self-confidence. For these women, even the "half-time" (six credit hour) threshold for federal aid is an obstacle.

Institutions or state programs can often fill the gap for part-time students. For example, the state of Minnesota has "Minnesota Part-Time Student Grants," which can be used to fund participation in either degree or certificate programs.

What the Institution Can Do

- **Make certain that potential re-entry women students are informed that they may be eligible for federal financial aid if they take at least six credit hours.** For example, include this information in materials aimed at recruiting re-entry women.
- **Set aside a certain amount of the institutional budget for scholarships for needy part-time adult students who do not qualify for federal aid.**
- **Initiate a "Re-entry Fund" to provide grants, loans or work opportunities to less-than-half-time students.** This aid could be especially helpful for the first re-entry course or semester.
- **Inform part-time students of the number of years of eligibility under the various federal programs at the outset,** so that they can make alternative funding plans if eligibility for federal aid ends before they complete their education.
- **Thoroughly review eligibility requirements for institutional aid to determine if part-time students are eligible for this aid.** Collect data to determine if part-time students are more likely to receive loans, rather than grants. If necessary, revise the eligibility criteria and distribution of loan and grant funds, so that part-time students have equitable access to grants.

Emergency Assistance

Many re-entry women have both a low income and substantial financial commitments. Others, especially divorced or separated women, have only non-liquid assets, such as their home. These women do not have the financial cushion to handle a job layoff, an emergency operation for themselves or one of their children, or unexpected costly home or car repair bills. Without emergency assistance, many of these women will be forced to discontinue their education. Recognizing this, some institutions, such as De Anza College (CA), have developed several short-term emergency loan programs for students who face emergencies.

What the Institution Can Do

- **Develop an emergency grant program** to provide small grants to assist re-entry women faced with especially acute financial problems.
- **Provide small, subsidized short-term emergency loans** (repayable at the end of the term or upon completion of the degree).

Other Institutionally-Funded Financial Aid

Federal student aid programs do not address or solve many of the financial problems which re-entry women face. In many instances re-entry women do not qualify for need-based federal aid. In other instances they qualify, but the amount of aid they actually receive is not sufficient to enable them to pursue their education. Other re-entry women qualify for such small federal grants (under $200) that they receive no award at all because of minimum federal grant provisions. However, for a low income woman who is considering enrolling part-time in a program at a low cost community college, a small ($200) grant could be the deciding factor.

For re-entry *women students who do not receive federal aid,* an institution might wish to provide aid based on criteria other than need—such as a special scholarship for re-entry students or a scholarship for outstanding volunteer service. Alternately, an institution might wish to develop a method for calculating

"need" to determine institutional awards which is more sensitive to the situation of re-entry women than the federal need formulas. For institutional aid programs, an institution might wish to:

- **Exclude consideration of *home equity* from the need calculation.** Since a number of re-entry women (especially divorced or separated women) have equity in their home, but no other significant resources and no liquid resources at all, exclusion of this factor from the need calculation is of special significance to these women. For example, under the "TAP" program in New York, owning a house plays no part in determining awards.
- **Provide for more equitable treatment for *independent (self-supporting) students.*** Virtually all re-entry women are defined as independent students because they are usually not supported by their parents. As such, they are subject to a more stringent determination of need under federal aid programs than dependent students.
- **Allow the *spouse's income* to be excluded from the need calculation.** Some re-entry women do not in fact have access to their husband's salary or other resources. A husband may oppose further education for his wife.

An institution may additionally wish to provide supplementary aid to re-entry *women students who also qualify for federal aid.* If this is the case, the institutional aid is included in the calculation of resources available to a student and consequently may reduce the federal aid for which the student qualifies.

Additionally, re-entry women attending college, especially those attending part-time, may find that their eligibility for aid is exhausted before they complete their education. In this case, institutional aid can be of critical importance.

What the Institution Can Do[7]

- **Provide aid to re-entry women students on a basis other than need,** such as special scholarships for re-entry students.
- **Provide "Mature Student Grants"** for students over 25 wishing to pursue an undergraduate degree.
- **Provide "Student Spouse Grants" to encourage married couples to pursue their education simultaneously.** (Purdue University in Indiana offers such grants.)
- **For *institutional* aid, revise the "need" formula so that it is more sensitive to the concerns of re-entry women.** For example, exclude home equity from the need calculation, provide for more equitable treatment of independent students, and allow the spouse's income to be excluded from the calculation. The suggestions outlined later in this paper ("Determining What College Costs: Developing Expense Budgets for Re-entry Women," p. 9) are relevant for institutional, as well as federal, programs.
- **Offer small grants (under $200) to needy re-entry students.**
- **Provide aid to re-entry women after their federal aid eligibility has been exhausted.**
- **Provide aid to needy students who are not eligible for federal aid** because they are taking noncredit courses or are not enrolled in a degree or certificate program.

Packaging Student Aid

The student aid package is the specific combination of grants, loans and work opportunities which the institution provides to a student. In general, institutions have a substantial amount of flexibility in determining specifically how they develop a student's aid package—that is, what proportion is grants, what proportion is loans, what proportion the student is expected to earn by working, and what proportion the student (or his or her parents) is expected to provide. For example, the appropriate aid package for a re-entry woman generally differs from the appropriate aid package for a "traditional" student because the re-entry woman is likely to have different family, employment and financial responsibilities.

What the Institution Can Do

- **Identify any existing differences in packaging aid for re-entry women compared to traditional students. Evaluate the effect of these differences.** For example, are re-entry women more likely than traditional students to have to rely on loans rather than grant aid, or are the total "packages" re-entry women receive smaller than the "packages" traditional students receive?
- **Carefully tailor the packaging of aid for re-entry women to assure that the grant aid is sufficient, the loan burden is not disproportionately high, and the work requirements (if any) are realistic.**

Lowering the Cost of Postsecondary Education: Credit by Examination, Credit for Prior Learning, External Degrees, Weekend Colleges, Independent Study and Transferring Credits

"Nontraditional" methods of pursuing a postsecondary education are known primarily for the additional flexibility which they provide adult learners.[8] However, credit by examination, credit for prior learning, being able to pursue a college education through an external degree program, and liberal policies for transferring credit have the additional advantage of being relatively inexpensive ways to acquire college credits. These nontraditional programs and policies can pro-

vide a type of "financial aid" to re-entry women by reducing the cost of their education.

Some institutions allow students to receive credit towards degrees through examinations, such as the College-Level Examination Program (CLEP) and the College Proficiency Examination Program (CPEP). Some colleges award degree credit for either formal or informal prior learning. Also, some institutions offer "weekend colleges," opportunities for independent study, or an external degree program.

Allowing full transfer of credit for "old" credits can encourage a re-entry woman who earned college credits years ago to resume her education by significantly reducing the overall cost of her education. Additionally, a cooperative relationship regarding the transfer of credit between community colleges and four-year institutions can allow a re-entry woman to reduce the cost of a bachelor's degree by taking courses in a community college, then transferring to a four-year college.[9]

What the Institution Can Do

- **Inform potential re-entry women of the availability of external degree and weekend college programs, as well as opportunities to receive credit through examination or for prior learning.**
- **Provide them with information regarding opportunities for receiving financial aid for these programs.**
- **Develop policies for the transfer of credit which take into account the often intermittent educational patterns of re-entry women.**

Record Keeping: Finding Out How Re-entry Women Fund Their Education

Because re-entry women have traditionally not been in the mainstream of postsecondary education institutions, information about them is often sparse. However, knowledge about these women and how they finance their education could be extremely useful in developing or expanding sources of aid tailored to their needs. Because of this, the 1979 conference between students and the U.S. Commissioner of Education—the Second Annual Student/Commissioner Conference—recommended periodic surveys in order to determine the financial and other needs of returning students.

In an article in *School Review* (May, 1978) Joann M. Steiger and Barbara Kimball recommended that a data collection system for this purpose should "provide accurate, comprehensive information regarding the needs of various population groups for financial aid for education and the amounts awarded annually to meet those needs by source." Steiger and Kimball recommended that the system provide information concerning:

- financial need in the total population of students and of potential students, by sex, race/national origin and age;
- the total universe of available support, including family contribution, federal and state grants, private grants, work-study and public and private loans;
- the distribution of each of the types of aid, with amounts, to students by sex, race/national origin and age;
- a comparison of the distribution pattern with the need pattern, by sex, race/national origin and age; and
- a comparison of the characteristics of the applicants who received each type of aid with the characteristics of the applicants who were rejected.

What the Institution Can Do

- **Conduct an analysis of how re-entry women on campus fund their education, how frequently they participate in federal and other financial aid programs, how many re-entry women who apply for aid actually receive it, etc. Use this analysis to identify problems that disproportionately affect re-entry women.**
- **Conduct a parallel analysis of non-re-entry women in the community to learn about the financial (and other) barriers that keep them from becoming re-entry students.**
- **Conduct research to identify the actual education-related costs of re-entry women.**

MAJOR DEPARTMENT OF EDUCATION STUDENT AID PROGRAMS

The newly-formed Department of Education administers most of the major federal grant, loan and work programs which provide student aid. Since the first of these need-based programs was created, these programs have grown dramatically.

The 1958 passage of the National Defense Student Loan Program (now the National Direct Student Loan Program) was followed by the 1964 enactment of the College Work-Study Program. The establishment of the Basic Grant Program in 1972 provided the first extensive federal grant aid. The 1978 passage of the Middle Income Student Assistance Act expanded federal student aid so that many middle income students were eligible for federal student aid for the first time. In all, the federal government will spend between $4 and $5 billion on these programs in fiscal 1981.

Many re-entry women are unaware of these massive federal student aid programs or believe that they are not eligible for this aid. In fact, however, federal aid

is generally based on need, and is available to all people on the same basis regardless of age.

Since the Congress is currently (Spring, 1980) in the process of reauthorizing the Higher Education Act, which includes the major Department of Education student aid programs, this paper does not describe these programs in great detail. Also, since this paper is designed to provide assistance to *institutions*, it does not suggest specific changes in the *federal* statutes or regulations to make these programs more responsive to the concerns of re-entry women.

Rather, this paper briefly describes the major federal student aid programs and provides guidance regarding the flexibility of these programs to address the concerns of re-entry women. Specific institutional practices to neutralize or balance factors in the federal programs which disproportionately exclude re-entry women are outlined in the previous section of this paper. (See especially the discussions of "Flexible Financing," p. 5, "Reduced Tuition and Other Cost Breaks," p. 5, "Aid for Part-Time Students," p. 6, "Emergency Assistance," p. 6, "Other Institutionally-Funded Financial Aid," p. 6, and "Packaging Student Aid," p. 7)

What Are the Major Programs?

There are six major student assistance programs.[10] All of them, except the Guaranteed Student Loan Program, provide assistance based on the financial need of the student. These programs are:

- **Basic Grants.** The Basic Educational Opportunity Grant (BEOG) program is the largest federal grant program. Eligibility for grants and the size of grants are based on student need. Each year the Department proposes, and the Congress reviews, a nationwide formula for determining "need" and distributing these funds to eligible undergraduate students. These need calculations take the total cost of education at a specific institution into account. At the same time, an institution cannot alter or modify this federal needs analysis.
- **Guaranteed Student Loan Program.** The GSL program provides long-term low interest insured loans to both undergraduate and graduate students, regardless of income. Substantial interest subsidies are available to all students. The program is primarily administered by banks, savings and loan associations, and state guarantee agencies.
- **State Student Incentive Grants.** The SSIG program was designed to encourage states to develop and expand their programs to help undergraduates with "substantial financial need" to pursue a postsecondary education. States receive allotments based on their higher education enrollment. Unlike the Basic Grant program, states have considerable flexibility in determining the specific criteria for awards and the size of grants for individual students.
- **The Three "Campus Based" Programs—Supplemental Grants, National Direct Student Loans and College Work-Study.** The campus financial aid office has substantial flexibility in determining individual awards under these programs:
  - —**Supplemental Grants Program.** Supplemental Educational Opportunity Grants (SEOG's) are available to undergraduate students with exceptional financial need. To award an SEOG, an institution must determine that the student would be financially incapable of attending the institution without the grant. These grants are especially important for students in high cost schools.
  - —**National Direct Student Loan Program.** The NDSL program provides low interest long-term deferred loans to both undergraduate and graduate students with financial need. As with Guaranteed Student Loans, students do not pay interest while they are enrolled.
  - —**College Work-Study Program.** This program provides aid for both undergraduate and graduate students with great financial need by providing an 80 percent subsidy for work.

Determining What College Costs: Developing Expense Budgets for Re-entry Women

The determination of need in federal (and many state and institutional) student aid programs has two separate components: calculation of the resources available to the student (such as income and assets) and the cost of education (as determined by a student expense budget). The largest financial aid awards go to students with few resources and a high cost of education.

The second factor in determining need—the cost of education—is often not adequately addressed for re-entry women. These women often have a number of expenses which traditional students do not have; an accurate calculation of their "need" must include these costs. For example, reasonable education-related costs for re-entry women—costs which can be considered in developing the student expense budget—could include:

- **Child care and maintenance** (such as the cost of food, clothing, housing, medical and dental care, schooling expenses and transportation for child care).
- **Current debt repayment** (including home mortgages, car loans, child support, alimony, other educational loans for either the woman, her husband or her children, etc.).

- **Medical and life insurance, as well as all non-insured medical and dental costs.** (This can be especially important for people with heavy medical costs or expenses related to a handicapping condition.)
- **Travel and transportation costs** (including meals away from home).
- **Educational costs for a spouse and/or children,** including children at the elementary or secondary level.
- **A spouse's employment allowance** (that is, costs related to the fact that the person's spouse is employed or also attending school).

What the Institution Can Do

- **Carefully review and, where necessary, revise the items which are included in developing student expense budgets to assure that they do not disproportionately limit the awards to re-entry women.** Items of special importance to re-entry women include child care and maintenance, debt repayment, and medical and educational costs.
- **Provide re-entry women students with a checklist of items which can be included in calculating need.**

Enrollment in Eligible Programs

In order to be eligible for federal student aid, as well as many state aid programs, a person must be enrolled in an "eligible institution." Federal regulations spell out the definition of "eligible institution" in detail: in short, they currently require that the courses lead to a degree or certificate, that the program be of at least a certain length, and that the program admit as regular students only people beyond the age of secondary school attendance.

These criteria limit eligibility of some re-entry woment students for aid programs because they (like many adult students) may be less likely to have obtaining a degree or certificate as their primary goal. They are more likely than traditional students to turn to education to learn specific skills or acquire specific information.

What the Institution Can Do

- **When discussing course and program options with re-entry women, be certain that they are informed of the effects of their choices on their eligibility for aid.**
- **Inform re-entry women of their eligibility for aid if they enroll in a program leading to a certificate, as well as a degree.**
- **Provide private, state or institutional sources of loan, grant or work funds to students who are enrolled in non-credit courses or who are not enrolled in "eligible programs."**

Adjusting Awards if There Are Special Circumstances

A re-entry woman may find that her financial situation changes because of an unexpected circumstance, such as the death of her husband, divorce, separation or becoming unexpectedly unemployed. The federal Basic Grant program permits students to revise their aid applications to reflect this information. In fact, the Basic Grant program provides a special supplemental form which can be submitted to request an adjustment in the size of the Basic Grant in the event of divorce or separation, death of a spouse, loss of full-time employment by either the person applying for aid or his/her spouse because of disability or other reasons, loss of income-producing property as a result of a national disaster, or loss of any non-taxable income (such as unemployment or welfare benefits) by either the person applying for aid or his/her spouse. Additionally, if a person's financial situation changes substantially because of leaving a job or reducing the number of hours worked in order to attend school, he or she may be eligible for aid or increased aid under other financial aid programs.

What the Institution Can Do

- **Make certain that students are informed that they may be able to supplement their aid application (and possibly qualify for increased aid) if their financial situation changes.**
- **Assist students in submitting relevant supplemental forms.**

OTHER SOURCES OF FEDERAL AID

In addition to the major Department of Education student aid programs, funds for educational expenses are also available through numerous other federal programs. Some of these programs are need-based. Others provide educational funds to persons who participate in a more comprehensive social services program. Institutions which are knowledgeable about these programs, and which can effectively counsel students regarding eligibility, may find that substantial funding for education is available from these sources.

Other Federal Grant and Loan Aid

A number of federal fellowship, grant and loan programs supplement the Department of Education programs. Some of these programs are relatively small and specialized, while others are fairly comprehensive. In some instances re-entry women will be eligible for aid under these programs, even though they may not qualify for aid under the major federal financial assist-

ance programs.[11] Following is a selected list of these other federal programs which provide educational aid:

- Aid is provided for ***veterans,*** their survivors and their dependents through several programs—the GI Bill Educational Assistance Program, the Vocational Rehabilitation Program, the Dependents' Education Assistance Program, the Contributory Educational Assistance Program, and the Vietnam-Era Veterans Work-Study Program. Eligibility for aid under the dependents program includes survivors or dependents of veterans who died from service-connected causes or while they had a disability, or who are totally disabled. Spouses of service personnel who are missing in action or held prisoner by a foreign government are also eligible. The veterans education benefits programs are administered by the Veterans Administration.
- Aid for ***Indian higher education*** is available from both the Interior Department (for undergraduate education) and the Department of Education (for professional and graduate education).
- Programs providing financial assistance for ***nurse training*** are primarily administered by the Health Resources Administration, Public Health Service, and Department of Health and Human Services. The Department of Education also administers several small programs for updating the skills of school nurses, dieticians and nutritionists.
- Loans for training in the ***health professions*** are available through programs administered by the Department of Health and Human Services, as well as the Department of Education.
- Fellowships for the study of ***air pollution control and water pollution control*** are available through the Environmental Protection Agency.
- Funding of educational costs of ***handicapped persons*** is available through the Vocational Rehabilitation Program administered by the Department of Education. In general, these federal funds supplement funds provided by state and local programs.
- Additionally, the Department of Education administers a number of ***special fellowship programs,*** including:
  - —graduate study for students (particularly minorities and women) who have been traditionally underrepresented in professional careers (the Graduate and Professional Opportunities Program);
  - —library career training focusing on the recruitment of minority groups, including women;
  - —graduate study regarding domestic mining and mineral fuel conservation;
  - —legal training for persons from disadvantaged backgrounds (the CLEO program); and
  - —graduate and professional study for persons who wish to enter the public service.

What the Institution Can Do

- **Become informed about nontraditional sources of federal grant and loan aid.**
- **Inform and counsel students regarding their eligibility for aid under these programs.**
- **Develop and distribute informational materials regarding these sources of aid to re-entry women.**
- **Work with personnel in other agencies which provide aid to coordinate efforts and simplify the application process.**

Assistance for Welfare Recipients, the Underemployed and the Unemployed: AFDC, WIN and CETA

In some instances, government programs which are not primarily educational programs can provide funds for education. For example:

- the Aid to Families with Dependent Children (AFDC) program may provide child care and other funds to low income mothers who are enrolled in school or training programs;
- the Work Incentive Program (WIN) provides funds for tuition and training, as well as for living expenses and transportation, to low income unemployed mothers; and
- the Comprehensive Education and Training Act (CETA) may provide funds for education or skill training.

Often the people who administer these programs, as well as the participants in these programs, are not aware of available opportunities for postsecondary education. Additionally, these programs are highly decentralized and there is a great deal of variation by state or locality. Because of this, active coordination between the institution and these local programs is essential if students are to have access to these sources of aid. De Anza College (CA) has a summer awareness campaign to encourage social service and referral agencies to recruit students and inform them of available aid, *and* to train and inform case workers and other agency personnel about educational benefits in relation to welfare benefits.

Computation of benefits for students eligible for aid under the AFDC or WIN programs can be complex, especially if the students also qualify for aid under other financial aid programs (such as the major Department of Education programs). In order to assist

students in planning, the financial aid advisor (or case worker) will need to be thoroughly familiar with how various types of aid offset or complement one another.

Similarly, since there is a great deal of local variation regarding funds available under the Comprehensive Education and Training Act, it is important for institutions to work closely with their local CETA prime sponsor. *CETA: A Guide for Educators,* cited in the section of this paper on "Selected Resources," provides guidance regarding how colleges can best work with the CETA program.

What the Institution Can Do

- **Meet with AFDC, WIN and/or CETA personnel to inform them of educational possibilities for the people participating in their programs.** Hold joint seminars. Provide them with information outlining programs. Work with them so that they can appropriately counsel and refer students.
- **Have a specific member of the financial aid staff (or adult education staff, women's center staff or continuing education staff) become thoroughly familiar with eligibility under these programs and the relationships between various types of aid.** (For example, aid from Department of Education programs is not counted in computing income for AFDC awards. Hence, receipt of this aid does not lower AFDC payments. On the other hand, AFDC payments decrease Basic Grant awards.)
- **Explore educational and training opportunities with the local CETA prime sponsor.** Perhaps apply for a CETA grant to conduct an occupational outlook survey in your area.

PRIVATE FUNDING SOURCES

A fairly substantial number of special scholarships are available from private funding sources—from employers, organizations and private individuals.[12] These funding sources can be especially important to the re-entry woman who does not qualify for need-based or other federal aid.

Employer Support: Company Paid Tuition, Special Training Programs and Cooperative Education Programs

Employer support or sponsorship of education programs can be especially important to adult learners, including re-entry women. Institutions can assist re-entry women by encouraging employers to develop these programs and by informing re-entry women of these possibilities.

Many companies, especially large companies, offer direct financial aid or reimbursement for education expenses to employees. Policies vary widely, but often include released time from the job, as well as reimbursement for tuition, fees and books. Companies sometimes contract with institutions to provide specific training to employees. Also, cooperative education programs, which provide alternating periods of academic study and employment, can provide re-entry women with both valuable work experience and funding for their education.

What the Institution Can Do

- **Discuss employer support—tuition plans, specific training programs and cooperative education—with local employers and groups of employers,** with a special eye towards opportunities that would especially benefit re-entry women.
- **Advise potential re-entry women of these possibilities and encourage them to explore them with their employers.**
- **When contracting with business organizations or associations for training programs or conferences, suggest that they earmark a certain percentage of the registration fee for scholarships for part-time students.** Point out to them that such donations to eligible nonprofit institutions, such as colleges, are tax deductible.
- **Offer reduced tuition to employees of companies that employ substantial numbers of women.**
- **Encourage direct payment by the employer,** thus eliminating the financial drain on re-entry women.
- **Develop cooperative education programs specifically geared to meet the needs of re-entry women.**

Individual and Organizational Scholarships

A relatively large number of scholarships are provided by individuals and private organizations. Additionally, in some cases students are eligible for aid because of their ethnic background, their chosen career field, their membership in a union or because they come from a disadvantaged background.

Funds from private sources may also be available from unions, local businesses, churches or synagogues, or women's organizations. For example, several women's organizations, such as the American Association of University Women, Zonta, and the Business and Professional Women's Foundation, provide a limited number of scholarships for women.

What the Institution Can Do

- **Develop additional private sources of aid geared to the specific issues which face re-entry women.**
- **Encourage local women's organizations, as well as voluntary organizations, to assist re-entry women by financing scholarships, providing trans-**

portation, paying for supplies, or "adopting" a re-entry woman student.

- **Inform re-entry women of these aid possibilities and provide assistance in linking re-entry women with potential funding sources.**

CONCLUSION

The financial aid needs of re-entry women are often substantial and may be a major barrier facing women who wish to resume their education. Institutions can assist these women through a variety of strategies. Although the suggestions in this paper cannot anticipate all possible situations regarding financial aid for re-entry women, it is hoped that they will provide both insight about some of the problems these women face and assistance in addressing them effectively.

NOTES

[1] Education Amendments of 1972 (Sections 901-907) 20 U.S.C. Sections 1681-86 (1972). The Title IX regulation can be found at 34 C.F.R. Part 106 and at 40 *Fed. Reg.* 21428-45 (June 4, 1975).

[2] Age Discrimination Act of 1975, 42 U.S.C. Section 6101-6107. The final government-wide regulation for the Age Discrimination Act can be found at 45 C.F.R. Part 90 and at 44 *Fed. Reg.* 33768-86 (June 12, 1979). The act also requires each federal agency to issue agency-specific regulations. At the time this paper was written (Spring, 1980), no agency had yet issued these regulations.

[3] Specifically, age distinctions may be used where they are:

- adopted in a federal, state or local statute;
- necessary to the normal operation of the program and can pass the four-part test set out in the regulation; or
- necessary in order to achieve a federal, state or local statutory objective and can pass the four-part test in the regulation.

[4] One extremely useful document for this purpose is *Paying for Your Education: A Guide for Adult Learners*, published by the College Entrance Examination Board. Single copies (1-99) are available for $3.50 per copy; 100-999 copies are available for $1.00 per copy; 1,000-9,999 copies are available for $0.75 per copy; and 10,000 or more copies are available for $0.50 per copy from: College Board Publication Orders, Box 2815, Princeton, New Jersey 08541.

[5] See, for example, "Campus Child Care: A Challenge for the 80's," Project on the Status and Education of Women, Association of American Colleges, 1980.

[6] The Higher Education Act is currently being reauthorized. The reauthorized act is expected to permit institutions to use up to 10% of their Supplemental Educational Opportunity Grant funds, and states to use up to 10% of their State Supplemental Incentive Grant funds for aid to less than half-time students.

[7] These recommendations could also apply to state-funded aid—a source of aid of special importance to state institutions and in states with extensive aid programs.

[8] See "Obtaining a Degree: Alternative Options For Re-entry Women," Project on the Status and Education of Women, Association of American Colleges, 1980.

[9] See "Barriers to Re-entry Women: College Transfer Policies, Residency and Graduation Requirements," Project on the Status and Education of Women, Association of American Colleges, 1980.

[10] For additional information regarding the major federal financial aid programs, refer to the publications of the U.S. Department of Health, Education, and Welfare listed in the last section of this paper, "Selected Resources."

[11] If a person also qualifies for aid under the major need-based federal aid programs, receipt of aid from one of these specialized programs in general reduces the amount of aid received under the need-based programs.

[12] In general, receipt of these funds will require an adjustment in the calculation of need for federal programs.

SELECTED RESOURCES

American Association of University Women. *Educational Financial Aids.* Washington, D.C.: American Association of University Women, 1976. Focuses on non-federally-funded fellowships, scholarships and internships in higher education which are specifically geared to women.

Bowman, James L. and Van Dusen, William D. *The Determination of the Financial Needs of Adult Part-Time Students in Postsecondary Education.* Princeton: Educational Testing Service, 1978. Discusses the financing of postsecondary education for adult learners, provides policy alternatives and outlines an agenda for further study.

Brunner, Seth. *California Student Financial Aid Workbook.* California: California Student Aid Commission, undated. Provides practical, easy-to-use information for applying for aid and evaluating financial aid available from different institutions.

Business and Professional Women's Foundation. *Financial Aid: Where to Get It—How to Use It.* Washington, D.C., 1978. Lists information about grants in a wide variety of fields and includes a bibliography of general financial aid directories.

Byrd, Linda E. and Smith, Carol J. *Selected List of Postsecondary Education Opportunities for Minorities and Women.* Washington, D.C.: U.S. Department of Health, Education, and Welfare, Office of Education, 1979. Provides information on loans, scholarships and fellowships for minorities and women, as well as suggestions for preparing for higher education.

Caliendo, Nat and Curtice, John K. "Title IX: A Guide for Financial Aid Administrators," *The Journal of Student Financial Aid,* 1977, Vo. 7, No. 2, p. 32. Designed to provide student financial aid officers with guidance for complying with Title IX. Contains an extensive checklist.

Clairol Loving Care Scholarship Program. *Educational Financial Aid Sources for Women.* New York, 1979. Lists financial aid sources for older women seeking to further their education.

Clark, Robert B., ed. *A Handbook for Use in the Preparation of Student Expense Budgets.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1977. These proceedings of the National Student Expense Budget Conference provide chapters on economic standards within student budgets, budget expense components and methodology for data collection.

College Entrance Examination Board. *Meeting College Costs.* New York, 1979. Discusses college costs, how to determine a student's financial need and how to apply for aid.

College Entrance Examination Board. *Paying for Your Education: Guide for Adult Learners.* New York, 1980. Provides comprehensive information for adult students regarding such issues as how to obtain financial aid, and opportunities for part-time study and comparative shopping for financial aid. Available in bulk (See footnote 4 for ordering information).

College Entrance Examination Board. *350 Ways Colleges Are Serving Adult Learners.* New York, 1979. Suggests how colleges can serve adult learners and covers issues ranging from funding to admissions procedures.

El-Khawas, Elaine. *Management of Student Aid: A Guide for Presidents.* Washington, D.C.: American Council on Education, 1979. Provides information for administrators on the effects of student aid on the institution, and reviews major policies and control points in the financial aid process.

Fadil, Virginia Ann. *Federal Student Assistance and Categorical Programs.* Washington, D.C.: National Institute of Independent Colleges and Universities, 1979. Describes federal higher education programs, including eligibility and funding history.

Franklin, Paul L. *Comprehensive Employment Training Act (CETA): A Guide for Educators.* New York: College Entrance Examination Board, 1979. Provides a current description of CETA (including 1978 changes in the legislation) and examples of CETA-funded programs operated by schools and colleges.

Future Directions for a Learning Society. *Learning Times.* New York: The College Entrance Examination Board. A "newspaper" type publication aimed at providing both educators and adult learners with information regarding learning opportunities for adults. $7.50 per 50 copies. [*NOTE: FDLS (888 Seventh Avenue, New York, N.Y. 10019, 212/582-6210), a project of the College Entrance Examination Board, focuses on "improving access and transation for learners" and has published a number of materials on adult learners. FDLS is currently (Spring, 1980) conducting a survey of financial aid practices concerning adult students.*]

Jawin, Ann J. *A Woman's Guide to Career Preparation: Scholarships, Grants and Loans.* New York: Anchor Press, 1979. Includes detailed information on such areas as traditional and nontraditional financial aid sources, and making career choices.

Kohl, Kenneth A. and Kohl, Irene C. *Financing College Education.* New York: Harper and Row, 1980. Provides a practical guide to student aid programs.

Leider, Robert. *Don't Miss Out: The Ambitious Student's Guide to Scholarships and Loans.* Alexandria, Virginia: Octameron Associates, 1979. Provides helpful tips for understanding financial aid and identifying sources of aid.

Lever, William E. *How to Obtain Money for College: A Complete Guide to the Sources of Financial Aid for Education.* New York: Arco Publishing Company, 1976. Focuses primarily on state and federal financial aid sources.

National Science Foundation. *A Selected List of Major Fellowship Opportunities and Aids to Advanced Education for United States Citizens.* Washington, D.C.: National Science Foundation, 1976. Includes sources of aid for undergraduate, graduate and postdoctoral study, as well as a publications list.

Nies, Judith. *Women and Fellowships.* Washington, D.C.; Women's Equity Action League, 1976. Reviews sex bias in fellowship programs and points to needed changes.

Patterson, David. *Student Guide to Better Financial Aid Services.* Washington, D.C.: United States Student Association, 1978. This guide is primarily constructed as a checklist of questions on major areas of student concerns—information and counseling, the determination of need and payment of funds, administrative processes, and student involvement in financial aid.

Schlachter, Gail, ed. *Directory of Financial Aids for Women.* Los Angeles: Reference Service Press, 1978. Lists scholarships, fellowships and loans intended primarily or exclusively for women; women's credit unions; sources of educational benefits; and reference sources on financial aid.

Steiger, Joann M. and Kimball, Barbara. "Financial Aid for Lifelong Learning: The Special Case for Women," *School Review,* May 1978, Vol. 86, p. 395. Discusses the record of financial aid programs in helping women, structural problems (such as part-time study and the cost of child care) and makes recommendations for change.

Students Helping Students: Student Perspectives on Federal Financial Aid. Washington, D.C.: U.S. Department of Health, Education, and Welfare, 1979. This final report of the Second Student/Commissioner Conference on Federal Financial Aid summarizes the recommendations from the workshops (including workshops on women and nontraditional students).

U.S. Department of Health, Education, and Welfare, Office of Education. *The Basic Grant Formula, 1980-81.* Washington, D.C. 1980. Spells out in detail how eligibility for awards under the Basic Grant Program is calculated for both independent (self-supporting) and dependent students.

U.S. Department of Health, Education, and Welfare, Office of Education. *Student Consumer's Guide: Six Federal Aid Programs 1980-81.* Washington, D.C. 1979. Describes the six major Department of Education student aid programs.

U.S. Department of Health, Education, and Welfare, Office of Education. *Student Financial Aid: 1978-79 Handbook.* Washington, D.C. 1978. Provides detailed descriptions of eligibility and aid under the major Office of Education (now Department of Education) student aid programs.

Women's Educational Equity Communications Network. *Educational Finance Aid for Women: An Information Packet.* San Francisco: Far West Laboratory for Educational Research and Development, undated. Includes a partial listing of financial aid resources, information on U.S. Office of Education aid programs and athletic scholarships, a listing of additional publications on student financial aid for women, and advice on ways to finance education.

Financial Aid: Helping Re-Entry Women Pay College Costs

FIELD TEST

You can assist us in evaluating this paper by completing the following short questionnaire. If you have additional comments, please use the back of this page or add another sheet. It will help us if you return this questionnaire in the enclosed pre-paid envelope by September 30, 1980 to:

Women's Re-entry Project
Project on the Status and Education of Women
Association of American Colleges
1818 R Street, NW
Washington, DC 20009

3

CUT ALONG DOTTED LINE

1. What is your primary identification? (Check One)

a. ☐ College president or other administrator. Specify title .....
b. ☐ College faculty member, lecturer, professor
c. ☐ College student
d. ☐ Elementary or secondary school teacher or administrator
e. ☐ State or local education agency employee
f. ☐ Federal employee
g. ☐ Other. Please specify .....
.....

2. In addition, are you: (Check All That Apply)

a. ☐ An affirmative action officer or Title IX coordinator?
b. ☐ Directly involved in programs affecting re-entry women?
c. ☐ At a women's college?
d. ☐ A member of a *campus* committee on women, women's center or women's group?
e. ☐ A member of a *noncampus* women's group, women's center, or advocacy group (WEAL, NOW, National Women's Political Caucus, etc.)?
f. ☐ A member of a women's professional society or women's caucus or committee of an academic discipline?

3. If you are currently at a *postsecondary* institution:

a. Is it: ☐ public or ☐ private?
b. Is it a: ☐ university ☐ other 4-year college ☐ 2-year college or ☐ proprietary school?
c. Is the total enrollment: ☐ under 1,000 ☐ 1,000 to 5,000 ☐ 5,001 to 10,000 ☐ over 10,000?
d. In what state is your institution? .....

4. Do you think this is a useful paper?

a. YES (Respond to **ALL** reasons that apply)
1. ☐ to EVALUATE OR CHANGE POLICIES, such as .....
.....
2. ☐ to START NEW PROGRAMS OR EFFORTS to assist re-entry women, such as .....
.....
3. ☐ to REDESIGN OR IMPROVE EXISTING PROGRAMS OR SERVICES, such as .....
.....
4. ☐ to IDENTIFY NEW RESOURCES
5. ☐ to IMPROVE RECRUITMENT of re-entry women to campus by .....
.....
6. ☐ to TRAIN STAFF to work more effectively with issues regarding re-entry women
7. ☐ to EDUCATE OR INFORM OTHERS about the issues. Specify whom .....
.....
8. ☐ to EDUCATE MYSELF ABOUT THE ISSUES
9. ☐ OTHER. Please specify .....
.....

b. ☐ NO, this paper is not useful because .....
.....

5. What, if any, *important* omissions were there from the paper? (Respond to *ALL* that apply)

a. ☐ NONE, it covered all aspects of the topic well.
b. ☐ ISSUES should be described more fully. Please indicate how .....
.....
c. ☐ APPROACHES OR ALTERNATIVE REMEDIES were omitted. Please identify .....
.....
d. ☐ IMPORTANT MODELS OR INNOVATIVE PROGRAMS were not mentioned. Please identify .....
e. ☐ KEY RESOURCES were not mentioned. Please identify .....
.....
f. ☐ OTHER. Please describe any other omissions or suggested additions .....
.....

6. Did you find the paper to be clear, well organized and easy to understand?

a. ☐ Yes
b. ☐ It could be improved by .....
.....

7. If you found any factual errors or misleading statements in the paper, please identify them (indicating the page number, error or statement and include the correct information if possible). Use the other side of this page.

8. Please provide any additional comments or criticisms. Enclose other descriptive material, if desired, and use another sheet of paper if needed.